

# Surviving and Thriving

Life is short. But it's also wide.

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## A life-altering holiday gift.



Not everyone is ready for a book about personal finance, even if it's desperately needed. Some potential recipients believe they'll figure things out for themselves. Some don't believe that the economy will ever really work for folks like them. Some know they're taking the last train to Brokeville but are frankly enjoying the trip too much to consider getting off at the next station.

That doesn't mean you can't give the gift of personal finance. It just means you need to be thoughtful about how you do it, including picking a time when the person is in a receptive frame of mind.

Which might not be on Dec. 25. But it also might be, which is why I'm once again offering a list of books to consider gifting.

Won't a PF book come across as a big ol' finger-wag at the profligacy of the recipient? Not if you do it right.

Don't wrap it in control-freakiness and tie it with a big ribbon of shame. Instead, include a note about how you believe the tome speaks to that person's particular situation: single parent, 20-something with student loans and a starter job, divorcee who's too busy putting her kid through school to take care of her own financial needs, late-middle-ager who's wondering if retirement can ever happen.

It wouldn't hurt a bit to include a gift card as well, e.g., "Sip some Starbucks while you use the info in this book to pay off debt/thrive during tough times/discover your inner entrepreneur." That's optional, of course, but think of it as the spoonful of sugar that helps the remedy go down.

Regular readers may recognize some of these titles from last year. I'm including them because I think they're worth a second mention.

### Immediate results needed

The audience: Folks who have more month than money.

**"The 10 Commandments of Money: Survive and Thrive in the New Economy,"** by Liz

Weston: The new economy hasn't been good to a lot of folks, and Weston recognizes that. She also takes out after some entrenched PF wisdom. The New York Times calls the book "wonderful."

**"Deal With Your Debt: Free Yourself From What You Owe,"** also by Liz Weston: Don't just sit there fretting over insolvency. Use these tips on figuring out how to dig yourself out from under in smart, sustainable ways. There's a reason Weston is the most widely read personal finance writer on the Internet: She knows her stuff and can mix empathy, realism and tough love. (If you want to check out more of her titles, go to <http://asklizweston.com/lizs-books-2/>.)

**"Budget Bytes: Over 100 Easy, Delicious Recipes to Slash Your Grocery Bill in Half,"** by Beth Moncel: The author's student loans were killing her and then her car broke down, so she resolved to spend \$6 or less per day on food in order to repair her budget. She started a blog and then created this cookbook, which is full of bonehead-simple recipes that are good for you (her degree is in nutritional science). Food is the budget line item with the most give; this book lets you eat cheaply while not cheaping out.

**"The Coupon Mom's Guide to Cutting Your Grocery Bills in Half,"** by Stephanie Nelson: Again with the cut-by-half! Nelson shows how to combine the best sales with the best coupons whether you're a complete beginner, someone who's short on time or a deal hound who never met a Q she didn't like. Her website, CouponMom.com, features a free coupon database for hundreds of supermarkets, drugstores and even dollar stores in every U.S. state.

**"Living Large in Lean Times: 250+ Ways to Buy Smarter, Spend Smarter and Save Money,"** by Clark Howard: The popular radio show host offers cost-cutting measures for beginners and seasoned frugalists alike. He's a regular guy who understands how regular people live. (Hint: He reuses his razor blades for-freakin'-ever.)

## Strengthening your position

The audience: Those looking to earn/keep more of their money.

**"The Joy of Financial Security,"** by Donna Skeels Cygan: This certified financial planner explores the ways that money can ensure an emotionally rewarding life. She doesn't take a "don't worry, be happy" approach, but rather offers practical, easy-to-follow advice that helps readers create the lives they want on the dollars they have. (Hint: The subtitle of the book is "The art and science of becoming happier, managing your money wisely and creating a secure financial future.")

**"The Economy of You: Discover Your Inner Entrepreneur and Recession-Proof Your Life,"** by Kimberly Palmer: The idea of an alternate income stream, aka the "side gig," is becoming more important as the cost of basic necessities outstrips our ability to earn. The author, senior money editor for U.S. News & World Report, also has an Etsy store called Palmer's Planners and offers very specific advice from her own situation and from other side-giggers.

**"Business in Blue Jeans: How to Have A Successful Business on Your Own Terms, in Your Own Style,"** by Susan Baroncini-Moe: Want to be the kind of entrepreneur who doesn't wear a

power suit? The author includes tons of resources and advice for getting to where you want without having to become someone you don't recognize. Remember: "Business" doesn't necessarily mean a Fortune 500 vibe. Whether it's creating a social media consulting firm or opening up a cupcake cart, let your dreams be your guide.

**"How I Make Money Blogging: The Beginner's Guide to Building a Money-Making Blog,"** by Crystal Stemberger: Starting a blog seems to be a national tic, but it's essential to know upfront that you shouldn't quit your day job. You may luck out, or you may not. But if you're looking for that alternate income stream and you think you have something to say, Stemberger's e-book gives you the nuts and bolts. (If you decide to order, use the code `thankyou10` to get a \$10 discount.)

**"The Practical Negotiator: How to Argue Your Point, Plead Your Case and Prevail in Any Situation,"** by Steven P. Cohen: You don't have to be a cutthroat businessperson or a member of the SWAT squad to need negotiating skills. Ever had to deal with a difficult supervisor, credit card company, service provider or handyman? (Or just a cranky spouse?) "Collaborative agreement" can save you money, aggravation and, maybe, some of your stomach lining.

## The young, fabulous and scared

The audience: People who DIDN'T graduate debt-free into dream jobs.

**"10,001 Ways to Live Large on a Small Budget,"** by the staff at Wise Bread: If you read the Wise Bread website (and you should), then you already know that plenty of ways exist to live well without emptying your wallet. Ten thousand tips = loads of ways to save money without living a diminished life.

**"Do More, Spend Less: The New Secrets of Living the Good Life for Less,"** by Brad Wilson: The founder of BradsDeals.com, TravelHacks.com, and a pair of websites for Black Friday and Cyber Monday, Wilson says that the Internet has made deal-hunting not just simple, but essential. "The playing field is tilting in our favor," he says. "You will get more and never pay retail again."

**"Confessions of a Credit Junkie: Everything You Need to Know to Avoid the Mistakes I Made,"** by Beverly Harzog: Please listen to her, young people. (Older people, too.) Harzog, who has written two other books and also writes a credit blog, made the mistakes so that you don't have to. Since she includes info on fixing credit problems, it's also a good read for someone who's already goofed.

**"How to Be Richer, Smarter and Better-Looking Than Your Parents,"** by Zac Bissonnette: The author is something of a wunderkind, writing for PF websites while still in college and publishing two books by age 23. While he cops to having had some advantages, he worked hard and he suggests you do so, too. During an interview he told me that there's "no secret to avoiding these (money) problems" – it's just that the ways of dealing with them aren't always fun. Welcome to adulthood, which very often starts at the bottom.

## Preventing future shock

The audience: Anyone who is looking ahead and seeing things that scare them.

**“The 5 Years Before You Retire: Retirement Planning When You Need It the Most,”** by Emily Guy Birken: “Even though half of all Americans put money aside for retirement, it isn’t until they reach their 60s that many realize that they haven’t saved enough,” the author says. So she leads consumers through crucial decisions to be made during your final full-earning years.

**“The Smart Woman’s Guide to Planning For Retirement,”** by Mary Hunt: It doesn’t matter if you’re young or middle-aged – you need a plan. The best time to start planning for retirement was when you were in your 20s. The second-best time is right now. Hunt speaks plainly and clearly to women about the need to make smart money moves at every age. You can’t rely on anyone to take care of you except you.

**“The Charles Schwab Guide to Finances After Fifty: Answers to Your Most Important Money Questions,”** by Carrie Schwab-Pomerantz: The good news is that your choices are vast. The bad news is that your choices are vast. The senior vice president of Charles Schwab & Co., author of a syndicated column called “Ask Carrie,” and collaborator with groups as varied as the Boys & Girls Clubs and the AARP Foundation, Schwab-Pomerantz is pretty skilled at cutting through the jargon and helping people identify and solve their most pressing money matters.

Note: If you decide to give PF books for the holidays, don’t expect profuse thanks right away. Or maybe ever.

But if someone really needs help or a jump-start, know that you’ve done something to help that happen. Besides, there’s always that gift card to soften the blow.

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